

**CHRYSLER CAPITAL**

**MOTOR VEHICLE LEASE AGREEMENT - CLOSED-END**

**Lessor:** TIMOTHY MICHAEL LITTLE  
3474 E COOK RD GRAND BLANC, MI 48439

**Vehicle:** 2013 DODGE CHARGER 4 DOOR

**Vehicle Garing Address:** AL SERRA, LLC  
6167 S Saginaw Rd  
Grand Blanc, MI 48439

**Co-Lessee:** N/A

**Year:** N/A **Make:** N/A **Model:** N/A **Body Style:** N/A **Vehicle Identification Number:** N/A **Odometer Reading:** N/A

**TRADE-IN VEHICLE AND ALLOWANCE:**

Year: N/A Make: N/A Model: N/A VIN: N/A

**NATURE OF LEASE:**

This is an agreement to lease the Vehicle. This Motor Vehicle Lease Agreement ("Lease"), between the undersigned Lessor ("Lessor") and the undersigned Lessee ("Lessee") whose names and addresses are listed above provides agreed terms and conditions in connection with the lease of the Vehicle. As used in this Lease, the words "you" or "your" refer to the Lessee and "us" or "our" refer to the Lessor (or its successors and assigns). You agree to lease the Vehicle from us according to the terms of this Lease. If more than one Lessee signs this Lease, each Lessee may be held individually liable for the entire amount owing under this Lease. Please note this is a Lease, and not a purchase agreement. Therefore, we own the Vehicle.

**LEASE DATE:** 04/10/19 **LEASE TERM:** 36 MONTHS **SINGLE PAYMENT LEASE:** ☐ **SIGN AND DRIVE LEASE:** ☐

\* If this is a Sign and Drive Lease, CCAP Auto Lease Ltd. will pay the first Monthly Payment described in Section 5.A below. (check if applicable)

**FEDERAL CONSUMER LEASING ACT DISCLOSURES**

**1. AMOUNT DUE AT LEASE SIGNING OR DELIVERY (Itemized Below):**

A. Your first Monthly Payment of \$ 613.23 due on 04/10/19 followed by 35 payments of \$ 613.23 per month, starting on 05/10/19

B. The total of your Monthly Payments is \$ 22,267.26

C. If this is a Single Payment Lease, your Single Payment of \$ N/A is due on N/A which is at Lease Signing or Delivery.

**2. MONTHLY OR SINGLE PAYMENT:** 04/10/19

**3. OTHER CHARGES (not part of your Monthly Payment or Single Payment):**

A. Disposition Fee (if you do not purchase the Vehicle) \$ 395.00

B. Total \$ 395.00

**4. TOTAL OF PAYMENTS (The amount you will have paid by the end of the Lease):**

A. Disposition Fee (if you do not purchase the Vehicle) \$ 395.00

B. Total \$ 24,110.92 (Sum of Sections 1, 2.B or 2.C (as applicable) and 3.B, minus Sections 5.A.2 or 5.A.3 (as applicable) and 5.A.4)

**5. ITEMIZATION OF AMOUNT DUE AT LEASE SIGNING OR DELIVERY:**

A. AMOUNT DUE AT LEASE SIGNING OR DELIVERY

(1) Capitalized Cost Reduction \$ 1,000.00

(2) First Monthly Payment \$ 613.23

(3) Single Payment \$ N/A

(4) Refundable Security Deposit \$ 15.00

(5) Title Fees \$ 32.00

(6) Registration Fees \$ 294.00

(7) License Fees \$ 60.00

(8) Capitalized Cost Reduction Tax \$ N/A

(9) Acquisition Fee \$ 220.00

(10) Dealer Documentation/Service Fee\*\*\* \$ N/A

(11) \$ N/A

(12) \$ N/A

(13) \$ N/A

(14) TOTAL \$ 2,252.87

B. HOW THE AMOUNT DUE AT LEASE SIGNING OR DELIVERY WILL BE PAID:

(1) Net Trade-In Allowance (if positive) \$ N/A

(2) Rebates and Noncash Credits \$ 1,000.00

(3) Amount to be Paid in Cash \$ 1,252.87

**6. YOUR MONTHLY OR SINGLE PAYMENT IS DETERMINED AS SHOWN BELOW:**

A. GROSS CAPITALIZED COST. The Agreed Upon Value at the Vehicle's \$ 44,132.00 and any less you pay for over the Lease Term (such as service contracts, insurance, and outstanding prior credit or lease balance) \$ 45,277.00

B. CAPITALIZED COST REDUCTION. The amount of any net trade-in allowance, rebate, noncash credit or cash you pay that reduces the Gross Capitalized Cost \$ 1,000.00

C. ADJUSTED CAPITALIZED COST. The amount used in calculating your Base Monthly Payment or Base Single Payment \$ 44,277.00

D. RESIDUAL VALUE. The value of the Vehicle at the end of the Lease used in calculating your Base Monthly Payment or Base Single Payment \$ 25,633.45

E. DEPRECIATION AND ANY AMORTIZED AMOUNTS. The amount charged for the Vehicle's decline in value through normal use and for other terms paid over the Lease Term \$ 18,113.55

F. RENT CHARGE. The amount charged in addition to the Depreciation and any Amortized Amounts \$ 2713.17

G. TOTAL OF BASE MONTHLY PAYMENTS OR SINGLE PAYMENT. The Depreciation and any Amortized Amounts plus the Rent Charge \$ 20826.72

H. LEASE PAYMENTS. The number of payments in your Lease + 36

I. BASE MONTHLY PAYMENT OR BASE SINGLE PAYMENT \$ 578.52

J. SALES TAX \$ 34.71

K. \$ N/A

L. \$ N/A

M. TOTAL MONTHLY PAYMENT ("MONTHLY PAYMENT") OR TOTAL SINGLE PAYMENT ("SINGLE PAYMENT") \$ 613.23

**7. EXCESSIVE WEAR AND USE.** You may be charged for excessive wear based on our standards for normal use and for mileage in excess of your contracted mile amount ("Regular Mileage", plus Additional Miles) of \$ 30.25 per mile. The "Regular Mileage" shall be 15,000 miles per year. You have the option to purchase miles at Lease signing. If you do not purchase miles at Lease signing, you have the option to purchase miles at the end of the Lease Term. If you do not purchase miles at the end of the Lease Term, there is an unused portion of the Additional Miles, we will give you a credit for such unused portion of the Additional Miles provided that we shall have the right to set off such amount from any amount you owe us under this Lease. Such credit shall not be applicable if (i) you exercise your option to purchase the Vehicle, (ii) the Vehicle is a Total Loss, or (iii) you terminate this Lease early.

**8. PURCHASE OPTION AT THE END OF LEASE TERM.** You have an option to purchase the Vehicle at the end of the Lease Term for the Residual Value plus any past due Monthly Payments or any other amount due under this Lease, plus official fees and taxes, plus a \$350 purchase option fee (the "Purchase Option Fee").

**9. PURCHASE OPTION PRIOR TO THE END OF LEASE TERM.** You have an option to purchase the Vehicle prior to the end of the Lease Term for the Residual Value plus any past due Monthly Payments or any other amount due under this Lease, plus official fees and taxes, plus the Base Monthly Payment multiplied by the number of Base Monthly Payments not yet due (only if this is a Monthly Payment Lease, minus unearned Rent Charges calculated according to the actuarial method, plus the Purchase Option Fee).

**10. OTHER IMPORTANT TERMS.** See both sides of this Lease for additional information on early termination, purchase options and maintenance responsibilities, warranties, title and default charges, insurance, and any security interest, if applicable.

**11. ITEMIZATION OF GROSS CAPITALIZED COST:**

A. Agreed Upon Value of the Vehicle \$ 44,132.00

B. License/Registration/Title fees \$ N/A

C. Sales/Tax \$ N/A

D. Net Trade-In Allowance (if negative) \$ N/A

E. Optional service contract \$ 665.00

F. Optional maintenance contract \$ N/A

G. Acquisition fee \$ N/A

H. Dealer Documentation/Service Fee\*\*\* \$ N/A

I. CHRYSLER ROAD HAZARD \$ 480.00

J. \$ N/A

K. \$ N/A

L. \$ N/A

M. Total - Gross Capitalized Cost \$ 45,277.00

\*\*\* NOTICE TO FLORIDA LESSEES: This charge represents costs and profit to the dealer for items such as inspecting, cleaning, and adjusting vehicles, and preparing documents related to the sale or lease.

\*\*\* NOTICE TO MISSISSIPPI LESSEES: A DOCUMENT/SERVICE FEE IS NOT AN OFFICIAL FEE AND IS NOT REQUIRED BY LAW, HOWEVER, IT MAY BE CHARGED TO A BUYER/LESSEE FOR THE PREPARATION, HANDLING AND PROCESSING OF DOCUMENTS AND THE PERFORMANCE OF SERVICES RELATED TO THE SALE OR LEASE OF A MOTOR VEHICLE AND MAY INCLUDE DEALER PROFIT. THIS NOTICE IS REQUIRED BY REGULATION OF THE MISSISSIPPI MOTOR VEHICLE COMMISSION.

**12. OFFICIAL FEES AND TAXES:**

You will pay when due all government license, title, registration, fee, and inspection fees and taxes for the Vehicle without included in your Monthly or Single Payment or in other amounts paid to Lessor. You will pay all taxes due under the Lease or related to the Vehicle that the government levies against you, the Vehicle, or the Lessor, even if they become due after the end of the Lease. Your Monthly Payment may change if taxes or fees change and you may be separately billed for taxes and fees.

Estimated Official Fees and Taxes You Must Pay During the Lease. The total amount Lessor estimates that you will pay for official and license fees, registration, title, and taxes over the Lease Term, whether included with your Monthly or Single Payment or assessed otherwise: \$ 1,635.20. The actual total fees and taxes may be higher or lower depending on the tax rates in effect, the location or the value of the Vehicle when a fee or tax is assessed.

**13. INSURANCE:**

NO PHYSICAL DAMAGE OR LIABILITY INSURANCE COVERAGE FOR BODILY INJURY OR PROPERTY DAMAGE CAUSED TO OTHERS IS INCLUDED IN THIS LEASE. You agree to maintain in full force and effect either through an existing policy or a new policy, at least the following minimum insurance coverages during the Lease Term and until the Vehicle is returned to us: (1) Public Liability for \$50,000 to \$300,000 combined single limit and Property Damage for \$50,000 or \$100,000 combined single limit; (2) Collision for actual value with a maximum deductible of \$1,000; (3) Comprehensive including fire and theft, for actual value with a maximum deductible of \$1,000; (4) any other insurance coverage required by state law; and (5) you must be listed as named insured or underwritten as a driver on the policy. You understand that the policy must provide CCAP Auto Lease Ltd. with primary coverage as an additional insured on item (1) and as lessor on item (2) and (3). The policy must state that CCAP Auto Lease Ltd. will be given at least 10 days' notice of any cancellation, reduction or other material coverage changes. You will buy the insurance from an insurance company, which is acceptable to CCAP Auto Lease Ltd. and will furnish CCAP Auto Lease Ltd. with whatever written proof of coverage CCAP Auto Lease Ltd. may request. CCAP Auto Lease Ltd. may, for reasonable cause, define the insurance provided by you.

NOTICE TO FLORIDA LESSEES: The valid and collectible liability insurance and personal injury protection insurance of any authorized rental or leasing driver is primary for the limits of liability and personal injury protection coverage required by ss. 324.021(7) and 627.336, Florida Statutes.

**14. VEHICLE WARRANTIES:**

The Vehicle is covered by the manufacturer's standard new car warranty. LESSOR LEASES THE VEHICLE TO YOU "AS IS", EXCEPT AS PROVIDED IN THIS LEASE AND (UNLESS PROHIBITED BY LAW) LESSOR MAKES NO EXPRESS OR IMPLIED WARRANTIES AS TO THE VEHICLE (OR ANY OF ITS PARTS OR ACCESSORIES) CONDITION, MERCHANTABILITY, SATISFACTORY OR FITNESS FOR ANY PARTICULAR PURPOSE AND LESSOR MAKES NO OTHER REPRESENTATIONS OR WARRANTIES WHATSOEVER. If this Lease is entered into in Kansas, Maryland, Massachusetts, Mississippi, Vermont (if the Vehicle is new) or West Virginia, Lessor does not disclaim any implied warranty of merchantability or fitness for any particular purpose.

**15. OPTIONAL INSURANCE AND ADDITIONAL PRODUCTS:**

You are not required to purchase any of the Insurance, contracts, agreements or products listed in this Section in order to lease the Vehicle. Your decision to buy them is not a factor in our decision to approve this Lease. We will obtain any optional insurance coverage that you initially believe. A notice you receive when you sign this Lease describes the coverage(s) in greater detail. Life insurance and disability insurance may not cover taxes and other amounts due besides the Base Monthly Payments.

| Optional Product     | Charge or Premium | Coverage | Provider | Term | By initialing below you indicate that you elect to purchase the Optional Product |
|----------------------|-------------------|----------|----------|------|--|
| Service Contract     | \$ 665.00         | 450000   | CHRYSLER | 36   | <input checked="" type="checkbox"/> / N/A / Lessee/Co-Lessee Initials            |
| Maintenance Contract | \$ N/A            | N/A      | N/A      | N/A  | <input checked="" type="checkbox"/> / N/A / Lessee/Co-Lessee Initials            |
| Wear and Tear        | \$ N/A            | N/A      | N/A      | N/A  | <input checked="" type="checkbox"/> / N/A / Lessee/Co-Lessee Initials            |
| Other TTR & WHEEL    | \$ 480.00         | 999999   | CHRYSLER | N/A  | <input checked="" type="checkbox"/> / N/A / Lessee/Co-Lessee Initials            |
| Other                | \$ N/A            | N/A      | N/A      | N/A  | <input checked="" type="checkbox"/> / N/A / Lessee/Co-Lessee Initials            |

**16. COMMUNICATIONS WITH LESSEE:**

A. CONSENT TO MONITOR AND RECORD PHONE CALLS. To ensure that Lessee's inquiries are handled promptly, courteously, and accurately, some of the phone calls between you and us or any of our affiliates, agents, assigns and service providers, may be monitored and recorded by us and any of our affiliates, agents, assigns and service providers, to enhance service to you. You consent to this monitoring and recording.

B. SERVICING AND COLLECTION CALLS. You agree that, in order for us to service this Lease or to collect any amounts you owe, Lessor may make calls and/or send text messages to you at any telephone number(s) that you have provided to us, now or in the future, including wireless telephone numbers that could result in charges to you. The manner in which these calls or text messages are made to you may include, but is not limited to, the use of pre-recorded/artificial voice messages and/or automatic telephone dialing system. You further agree that in order for us to service this Lease or to collect any amounts you owe, that Lessor may send e-mails to you at any e-mail address you provide us or use other electronic means of communication to the extent permitted by law.

N/A

**17. NOTICES:**

NOTICE: If you do not meet your Lease obligations, you may lose the vehicle. AK, OR and SD Notice: If this Lease is for a consumer purpose, then this Lease is CONSUMER PAPER.

**THIS IS A LEASE AGREEMENT. THIS IS NOT A PURCHASE AGREEMENT. PLEASE REVIEW THESE MATTERS CAREFULLY AND SEEK INDEPENDENT PROFESSIONAL ADVICE IF YOU HAVE ANY QUESTIONS CONCERNING THIS TRANSACTION. YOU ARE ENTITLED TO AN EXACT COPY OF THE AGREEMENT YOU SIGN.**

**NOTICE TO MICHIGAN LESSEES:** The Early Termination Liability (Section 22) as determined by Lessor may be different than the actual cash value of the Vehicle as determined by the insurer of the Vehicle. Except to the extent that the GAP Waiver in Section 28 applies, Lessor is responsible for the amount by which the Early Termination Liability exceeds the proceeds from the insurer of the Vehicle.

Lessee's Initials: ☒ Co-Lessee's Initials: ☒

**THIS LEASE CONTAINS THE ENTIRE AGREEMENT BETWEEN YOU AND US.** No agreements exist between you and Lessor except as set forth in this Lease. The agreement between the parties may only be modified by a writing signed by you and Lessor, except that at the end of the original Lease Term the Lease may be extended by agreement at our discretion for a period not to exceed three (3) months. No course of performance will modify the agreement between the parties or constitute a waiver of any right under this Lease.

Lessee's Initials: ☒ Co-Lessee's Initials: ☒

**NOTICE: (1) BY SIGNING BELOW YOU AGREE TO ALL THE PROVISIONS ON BOTH SIDES OF THIS LEASE. (2) YOU ACKNOWLEDGE THAT YOU HAVE READ THE ENTIRE LEASE, INCLUDING THE REVERSE SIDE. (3) YOU ACKNOWLEDGE THAT YOU HAVE RECEIVED A COMPLETELY FILLED-IN COPY OF THIS LEASE AND OF ANY OTHER AGREEMENTS, POLICIES OR CERTIFICATES THAT YOU SIGNED OR AGREED TO PURCHASE. (4) YOU AGREE THAT YOU HAVE READ THE ARBITRATION PROVISION ON THIS LEASE, INCLUDING THE METHOD FOR OPTING OUT, AND YOU AGREE TO ARBITRATE ALL CLAIMS IN ACCORDANCE WITH THE ARBITRATION PROVISION IN SECTION 30.**

**NOTICE TO CONSUMER: 1. Do not sign this agreement before you read it. 2. You are entitled to a copy of this agreement.**

**18. SIGNATURES:**

**CONSUMER LESSEE(S) SIGNATURE(S):**

Lessee Signature: ☒ Co-Lessee Signature: N/A

**BUSINESS LESSEE SIGNATURE:**

Authorized Sign Name: N/A Title: N/A Signature: ☒ N/A

**LESSOR SIGNATURE AND ASSIGNMENT:**

By signing below, Lessor identified above agrees to the following: (1) Lessor accepts this Lease, (2) Lessor assigns all right, title and interest in this Lease and the Vehicle to CCAP Auto Lease Ltd. ("Assignee") under the terms of the Chrysler Capital Non-Recourse Master Dealer Agreement in effect as amended from time to time. Lessor acknowledges that Lessor is not an agent of Assignee or Assignee (and that the effect of the Chrysler Capital Non-Recourse Master Dealer Agreement not this assignment makes Lessor an agent of Assignee or its service).

Lessor Signature: ☒ Lessor Representative Name: Title:





**SANTANDER CONSUMER USA INC.  
SECRETARY'S CERTIFICATE**

I, Eldridge A. Burns, Jr., Secretary of SANTANDER CONSUMER USA INC. (the "Corporation"), a private corporation duly organized and existing under the laws of the State of Illinois, do hereby certify that on February 6, 2013, Chrysler Group LLC granted to the corporation a non-transferable, royalty-free license to use the "*Chrysler Capital*", "*Chrysler*", "*Dodge*", "*Jeep*", "*RAM*", "*Chrysler Capital*" and "*Mopar*" word trademarks, and their corresponding brand logos.

IN WITNESS WHEREOF, I have hereunto signed my name effective as of the 11th day of February 2013.



\_\_\_\_\_  
Eldridge A. Burns, Jr.  
Chief Legal Officer and Secretary

## CERTIFICATE OF TITLE

VEHICLE IDENTIFICATION NUMBER 2C3CDXGJ4KH588240 YEAR 2019 MAKE DODGE MODEL CHARGER BODY STYLE 4 DOOR

TITLE NUMBER ISSUE DATE 04/10/2019 ODOMETER 000010 BRAND OR LEGEND

WEIGHT OR FEE CATEGORY 39995 ODOMETER BRAND \*ACTUAL MILEAGE\*

OWNER(S) NAME AND ADDRESS  
CCAP AUTO LEASE LTD LSR  
TIMOTHY MICHAEL LITTLE LSE  
3474 E COOK RD  
GRAND BLANC

MI 48439

|                        |             |
|------------------------|-------------|
| First Secured Party    | Filing Date |
| CCAP AUTO LEASE LTD    | 04/10/2019  |
| PO BOX 961272          | TX 76161    |
| FT WORTH               |             |
| Release of First Lien: |             |
| Signature of Agent     | Date        |

## Title Assignment by Seller

State and federal laws require the seller(s) to indicate mileage when ownership is transferred. Failure to complete or providing false information may result in civil liability, fines and/or imprisonment. ANY ALTERATION, ERASURE, FALSE STATEMENT, FORGERY OR FRAUD VOIDS THIS TITLE AND IS A CRIME.

|   |  |  |                              |               |
|---|--|--|------------------------------|---------------|
| Completed by Seller   | I warrant the ownership of the vehicle described on Certificate of Title has been transferred to the following purchaser(s) and is free of all previous liens:   |  |                              |               |
|   | Purchaser(s) Name (printed)  |  | Date of Sale                 | Selling Price |
|   | Purchaser's Street Address   |  | City                         | State Zip     |
|   | I (we) certify the odometer reading is <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input checked="" type="checkbox"/> and to the best of my knowledge the odometer mileage is:<br>(No Tenths)<br><input type="checkbox"/> actual mileage <input type="checkbox"/> not actual mileage - WARNING ODOMETER DISCREPANCY <input type="checkbox"/> exceeds mechanical limits of odometer (odometer has rolled over) |  |                              |               |
|   | Signature of Seller(s)<br>X  |  | Seller(s) Name (printed)     |               |
| Completed by Buyer  | Seller's Street Address  |  | City                         | State Zip     |
|   | A \$15.00 Late Fee is Due for Failure to Apply for Title Within 15 Calendar Days of Date of Assignment   |  |                              |               |
|   | "I am aware of the above odometer certification made by the seller(s) "  |  |                              |               |
|   | Signature of Purchaser(s)<br>X   |  | Printed Name of Purchaser(s) |               |
| NEW LIENHOLDER INFORMATION: The information below must be on an application for title and presented to the Michigan Department of State |  |  |                              |               |
| Secured Party:  |  |  | Address:                     |               |

The State of Michigan. Michigan Department of State certifies this certificate of title is issued in compliance with the laws of Michigan and constitutes prima facie proof of ownership. Further, on the date of title issuance, the described vehicle was subject to the security interest(s) listed above.

## MAILING ADDRESS

CCAP AUTO LEASE LTD  
1601 ELM ST STE 800  
DALLAS

TX 75201

## \*\*NOTICE TO SELLERS\*\*

Sellers must keep a receipt or photocopy of the reassigned title for their records for 18 months or accompany the purchaser to a Secretary of State Office.